



Attorney Docket No: 46354.010300

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: : Confirmation Number: **6817**  
**KEECH, Winston Donald** : Group Art Unit: **2136**  
Serial No.: **09/915,271** : Examiner: **CERVETTI, David Garcia**  
Filed: **July 27, 2001** :  
For: **SYSTEMS AND METHODS FOR IDENTITY VERIFICATION  
FOR SECURE TRANSACTIONS**

**RESPONSE UNDER 37 C.F.R. §1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SIR:

In response to the Office Action dated January 27, 2005, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 7 of this paper

[0088] The single channel protocol runs via an applet downloaded by the user onto their computer, WAP device or G3 mobile phone. The security string and the TAC can only be received by an enabled server and transmitted via an a secure sockets layer ("SSL") link. The present invention is resistant to 'ghost' sites, where the user is unaware that the site they are dealing with is not certified, because the merchant (whether certified or not) would only be in possession of the users 'User name or card ID' and not the relevant TAC.

[0089] The single channel solution solves the problem encountered by transmitting the relevant TAC and security string over the Internet by instructing the user's ~~users-ISP~~ (Web browser) to transmit only the user name to the merchant and the relevant TAC to the enabled server/database.

Please amend Paragraph [0092] as follows: